



Coast Guard Flag Voice 60

SELECTING TRICARE OPTIONS

Of the several options available, family members should select the TRICARE option that best meets their individual needs. For instance, family members might not necessarily enroll in the same TRICARE option (Prime, Extra, or Standard) at just one location. Some factors to consider are geography, age, and other insurance or state-regulated programs (Medicare, Medicaid, state-sponsored programs) in addition to each family member's medical condition.

For example, all family members may not live in the same geographical area - a dependent child may be in college or live with a step-parent, or a Service member may be geographically separated, having taken an assignment without moving the family. Each family member can elect the TRICARE option best-suited to their particular situation. For instance, family members **MAY** enroll in TRICARE Prime if it is available where they live even if TRICARE Prime is **NOT** available for family members at the military member's duty station. As an example, for a military member stationed in Humboldt Bay, CA (where TRICARE Prime is not available) with a dependent child enrolled in college in Washington, D.C., that child has the option of enrolling in TRICARE Prime in Washington.

Age is another variable to consider because the options and their associated services vary with age. For example, TRICARE Prime at a military treatment facility may be very advantageous for a family with several young children because a routine physical exam is a covered benefit. However, with Extra and Standard options, these visits fall under cost sharing or co-payment requirements.

For some family members, TRICARE may be one of several available health care funding programs. For instance, a working spouse may carry private health insurance, a person with a disability or another illness may fall under Medicare or Social Security, or a family may qualify for Medicaid or a state-sponsored program. Thus, some family members may have extensive civilian medical coverage so TRICARE Prime may not best match their needs. However, for other family members covered only by military programs, TRICARE Prime is often the best option.

A family member's medical condition also affects the most advantageous TRICARE option. For example, one family member with a serious medical problem and ensuing high medical bills may select TRICARE Prime. A second, generally healthy family member may elect TRICARE Extra or Standard to have the convenience of seeing health providers closer to home or the workplace. A third family member may have an established doctor-patient relationship with a civilian provider and so elect TRICARE Extra or Standard to continue to see this provider.

Many variables - more than described here - affect selecting TRICARE options. If you have further

questions, please contact your Health Benefits Advisor toll free, 1-800-9HBA-HBA (942-2422).

New subject:

The Anthrax Vaccine Immunization Program (AVIP) has recently announced their new Web Site <http://www.anthrax.osd.mil>. This is an excellent reference guide to help all of us understand the AVIP and its importance as a part of Total Force Health Protection. They have also recently added another new resource, a toll-free information line (877) GET-VACC. Please refer to Flag Voice 44 for additional information.

Regards, FL Ames

[Flag Voice Contents](#)

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